



Office de la propriété  
intellectuelle  
du Canada

Un organisme  
d'Industrie Canada  
www.opic.gc.ca

Canadian  
Intellectual Property  
Office

An Agency of  
Industry Canada  
www.cipo.gc.ca

**RECEIVED**

NOV 13 2003

November 13, 2003

**FURMAN & KALLIO**  
P.O. Box 20010  
1400 - 2002 Victoria Avenue  
REGINA Saskatchewan  
S4P 0R7

**Furman & Kallio**

**Application No.** : **2,361,206**  
**Owner** : **BABCOCK & BROWN LP**  
**Title** : **AUTOMATED FINANCIAL SCENARIO MODELING AND  
ANALYSIS TOOL HAVING AN INTELLIGENT GRAPHICAL  
USER INTERFACE**  
**Classification** : **G06F-17/60**  
**Your File No.** : **1204-02-00**  
**Examiner** : **Carla Carpinone**

**YOU ARE HEREBY NOTIFIED OF :**

- A REQUISITION BY THE EXAMINER IN ACCORDANCE WITH SUBSECTION 30(2) OF THE PATENT RULES;
- A REQUISITION BY THE EXAMINER IN ACCORDANCE WITH SECTION 29 OF THE PATENT RULES.

**IN ORDER TO AVOID MULTIPLE ABANDONMENTS UNDER PARAGRAPH 73(1)(A) OF THE PATENT ACT, A WRITTEN REPLY TO EACH REQUISITION MUST BE RECEIVED WITHIN SIX MONTHS AFTER THE ABOVE DATE.**

This application has been examined as originally filed.

The number of claims in this application is 89.

**References applied****United States Patents**

5,572,644	5 November 1996	G06F 17/30	Liaw et al.
5,918,217	29 June 1999	G06F 17/00	Maggioncalda et al.

**DOCKETING****Furman & Kallio**Dkt: Scan: Acc: 

2,361,206

- 2 -

Liaw et al. disclose a system and method that provides a notebook interface having a plurality of notebook pages, which may contain a spread of information cells, or other desired page types (eg. graphs page). The method allows the user to rapidly access and process information on the different pages, including displaying page identifiers for selecting individual pages on page tabs. A display window includes a client area for displaying and manipulating screen objects and text objects. The client area is workspace for the user to interact with data objects.

Maggioncalda et al. disclose a system for advising a user regarding feasible and recommended financial products form a set of financial products and a user interface for such a system. The system performs analysis based upon mathematical models regarding mortgage refinancing, loan amortization, retirement planning and investment alternatives, for example.

***Non-patentable subject matter***

The application describes a modelling tool for analyzing various aspects of a proposed financial arrangement between parties to the transaction on the basis of information provided through a high level graphical user interface. Competitive financial proposals are prepared and structured in an optimal manner. A computer has been substituted and programmed in a specific manner to perform calculations and analyze financial information which were formerly done by a financial consultant. The computerized system is programmed to generate information relating to a particular financial transaction or scenario in response to inputs from a user. It is within the professional skill of a consultant to determine the process of financial modelling. Claims 1 to 89 are directed to non-statutory subject matter, and are outside the definition of invention in Section 2 of the Patent Act.

Although there is not considered to be any patentable subject matter in this application the following objections are made for completeness.

***Obviousness***

Liaw et al. teach a financial modelling and analysis system where the graphical user interface is presented as a book-like configuration. The different sections of the notebook can be accessed by clicking on a tab graphic. Maggioncalda et al. describe an intelligent financial modelling and advising system which incorporates a non-cellular user interface. Financial information is processed and displayed to a user. The subject matter of claims 1, 25, 28, 37,

2,361,206

- 3 -

40, 41, 42 and 66 would have been obvious a person skilled in the art having regard to Liaw et al. in view of Jones et al. The subject matter of these claims do not comply with Section 28.3 of the Patent Act.

***Indefiniteness***

The inclusion of "a part of" causes a lack of clarity (claims 1 line 7, 25 line 14, 28 line 14, 37 line 10, 40 line 9, 42 line 21 and 66 line 10).

The inclusion of "relative to" causes a lack of clarity (claims 3 line 16, 10 line 23, 44 line 6, 51 line 9, 68 line 19 and 75 line 5).

The double inclusion of any element is not permissible in the claims. The term "a financial scenario" (claim 42, line 19) has already been defined previously in the claim. The aforementioned term should therefore be referred to using a definite article.

The term "said engine" (claim 66, line 11) has no antecedent.

Claims 1, 3, 10, 25, 28, 37, 40, 42 and 66 are indefinite and does not comply with Subsection 27(4) of the Patent Act.

A statement in an application, such as found on page 1, line 9, which incorporates by reference any other document, does not comply with Subsection 81(1) of the Patent Rules.

Drawing pages containing figures 5 to 29 are either illegible, of poor quality, or unsuitable for reproduction. The applicant is requisitioned to submit replacement pages compliant with Subsection 68(1) and Section 82 of the Patent Rules.

2,361,206

- 4 -

In view of the foregoing defects, the applicant is requisitioned, under Subsection 30(2) of the Patent Rules, to amend the application in order to comply with the Patent Act and the Patent Rules or to provide arguments as to why the application does comply.

Under Section 29 of the *Patent Rules*, applicant is requisitioned to provide an identification of any prior art cited in respect of the United States and European Patent Office applications describing the same invention on behalf of the applicant, or on behalf of any other person claiming under an inventor named in the present application, and the patent numbers, if granted. Amendment to avoid references cited abroad may expedite the prosecution. In accordance with Subsection 29(3) of the *Patent Rules*, if the particulars are not available to the applicant, the reason why must be stated.

Carla Carpinone  
Patent Examiner  
(819) 934-2629  
2361206A.wpd